

<b>Information to identify the case:</b>		
Debtor 1:	<u>Jayson A. Kraft</u>	Social Security number or ITIN: xxx-xx-5126
	First Name Middle Name Last Name	EIN: -- --
Debtor 2:	<u>Jennifer R. Kraft</u>	Social Security number or ITIN: xxx-xx-6830
(Spouse, if filing)	First Name Middle Name Last Name	EIN: -- --
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	
Date case filed for chapter:	13	11/2/23
Case number:	23-22346-CMB	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

12/17

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jayson A. Kraft	Jennifer R. Kraft
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3677 W. Crawford Ave. Dunbar, PA 15431	3677 W. Crawford Ave. Dunbar, PA 15431
<b>4. Debtor's attorney</b> Name and address	Matthew M. Brennan Law Office of Matthew M. Brennan, Esq. 201 S. Highland Ave. Suite 201 Pittsburgh, PA 15206	Contact phone 412-414-9366 Email: <a href="mailto:attorneymatthewbrennan@gmail.com">attorneymatthewbrennan@gmail.com</a>
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: <a href="mailto:cmecf@chapter13trusteewdpa.com">cmecf@chapter13trusteewdpa.com</a>
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 11/8/23

**For more information, see page 2**



In re:  
Jayson A. Kraft  
Jennifer R. Kraft  
Debtors

Case No. 23-22346-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Nov 08, 2023

User: auto  
Form ID: 309iPGH

Page 1 of 3  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 10, 2023:**

Recip ID	Recipient Name and Address
db/jdb	+ Jayson A. Kraft, Jennifer R. Kraft, 3677 W. Crawford Ave., Dunbar, PA 15431-2210
15653741	+ Excelsa Health Frick, PO Box 645788, Pittsburgh, PA 15264-5255
15653742	Excelsa Health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
15653743	+ Excelsa Health Physician Practices, PO Box 645643, Pittsburgh, PA 15264-5254
15653744	+ Excelsa Health Westmoreland, PO Box 640886, Pittsburgh, PA 15264-0886
15653749	+ Medfinancial Services, 298 N Seven Oaks Dr., Knoxville, TN 37922-2369
15653748	+ Medfinancial Services, Department #888183, Knoxville, TN 37995-0001

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: attorneymatthewbrennan@gmail.com	Nov 09 2023 00:02:00	Matthew M. Brennan, Law Office of Matthew M. Brennan, Esq., 201 S. Highland Ave., Suite 201, Pittsburgh, PA 15206
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Nov 09 2023 00:02:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Nov 09 2023 04:52:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 09 2023 00:02:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Nov 09 2023 04:52:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Nov 09 2023 00:02:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustregion03.pi.ecf@usdoj.gov	Nov 09 2023 00:03:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: AISACG.COM	Nov 09 2023 04:51:00	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15653733	Email/Text: Bankruptcy@arstrat.com	Nov 09 2023 00:02:00	ARstrat, 14141 Southwest FWY Suite 300, Sugar Land, TX 77478
15653732	EDI: GMACFS.COM	Nov 09 2023 04:51:00	Ally Financial, PO Box 380902, Minneapolis, MN 55438-0902
15653735	+ Email/Text: bankruptcy@bbandt.com	Nov 09 2023 00:02:00	BB&T/Truist, Attn: Bankruptcy, Po Box 1847,

District/off: 0315-2

User: auto

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			Wilson, NC 27894-1847
15653734	+ EDI: BANKAMER.COM	Nov 09 2023 04:51:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
15653736	+ EDI: CAPITALONE.COM	Nov 09 2023 04:51:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15653738	+ EDI: CITICORP.COM	Nov 09 2023 04:51:00	Citibank, Citicorp Cr Srvs/Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15653739	+ EDI: DISCOVER.COM	Nov 09 2023 04:51:00	Discover Financial, Attn: Bankruptcy, PO Box 3025, New Albany, OH 43054-3025
15653740	+ EDI: DISCOVERPL	Nov 09 2023 04:52:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
15654911	+ EDI: DISCOVERPL	Nov 09 2023 04:52:00	Discover Personal Loans, PO Box 30954, Salt Lake City, UT 84130-0954
15654616	Email/Text: collecadminbankruptcy@fnni.com	Nov 09 2023 00:02:00	First National Bank of Omaha, 1620 Dodge St Stop Code 3113, Omaha, NE 68197
15653746	Email/Text: collecadminbankruptcy@fnni.com	Nov 09 2023 00:02:00	Fnb Omaha, Attn: Bankruptcy, P.O. Box 3128, Omaha, NE 68103
15654924	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 09 2023 00:02:00	First National Bank of Pennsylvania, 4140 E. State Street, Hermitage, PA 16148-3401
15653745	+ Email/Text: ElectronicBankruptcyNotices@fnb-corp.com	Nov 09 2023 00:02:00	First National Bank of Pennsylvania, Attn: Legal Dept, 3015 Glimcher Blvd, Hermitage, PA 16148-3343
15653747	EDI: IRS.COM	Nov 09 2023 04:51:00	Internal Revenue Service, Insolvency Remittance, PO Box 7317, Philadelphia, PA 19101-7317
15653737	EDI: JPMORGANCHASE	Nov 09 2023 04:51:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
15653750	+ EDI: NAVIENTFKASMSERV.COM	Nov 09 2023 04:52:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes Barre, PA 18773-9500
15653752	Email/Text: bkrgeneric@penfed.org	Nov 09 2023 00:02:00	Pentagon Federal Credit Union, Attn: Bankruptcy, P.O. Box 1432, Alexandria, VA 22313
15653751	+ Email/Text: bkrgeneric@penfed.org	Nov 09 2023 00:02:00	Pentagon FCU, Attn: Bankruptcy, Po Box 1432, Alexandria, VA 22313-1432
15653753	+ Email/Text: ngisupport@radiusgs.com	Nov 09 2023 00:02:00	Radius Global Solutions LLC, 7831 Glenroy Road, Suite 250-A, Minneapolis, MN 55439-3132
15655027	Email/Text: bankruptcy@bbandt.com	Nov 09 2023 00:02:00	Sheffield Financial, a division of Truist Bank, PO Box 1847, Wilson, NC 27894-1847
15653754	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Syncb/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653755	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Syncb/Levin Furniture, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653756	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Syncb/walmart, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
15653757	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653758	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony Bank/Sams Club, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653759	+ EDI: RMSC.COM	Nov 09 2023 04:51:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15653760	Email/Text: vdimambro@uwm.com	Nov 09 2023 00:02:00	United Wholesale Mortgage, Attn: Bankruptcy, 585 South Boulevard East, Pontiac, MI 48341

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15653761 + EDI: WFFC2

Nov 09 2023 04:51:00

Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home  
Campus Mac X2303-01a 3rd Floor, Des Moines,  
IA 50328-0001

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 10, 2023

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 8, 2023 at the address(es) listed below:

Name	Email Address
Matthew M. Brennan	on behalf of Joint Debtor Jennifer R. Kraft attorney <b>matthewbrennan@gmail.com</b>
Matthew M. Brennan	on behalf of Debtor Jayson A. Kraft attorney <b>matthewbrennan@gmail.com</b>
Office of the United States Trustee	<b>ustpre03.pi.ecf@usdoj.gov</b>
Ronda J. Winnecour	<b>cmecf@chapter13trusteedpa.com</b>

TOTAL: 4